

Exhibit L



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Tel: 1-877-624-8026
Fax: 1-866-870-9919
Ditech.com

June 20, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]

Dear TRACI ST CLAIRE:

Ditech Financial LLC or its Affiliates ("Ditech") received your correspondence regarding the above-referenced account on 06/16/2016. Your Notice of Error is under review.

We are in the process of retrieving and reviewing the account and servicing files and other information on the subject matter in order to fully investigate your inquiry. You can expect to receive the written response within 30 days from the date we received your correspondence.

If you have further questions or concerns, please do not hesitate to contact our Customer Service Department at 855-858-3873, Monday - Friday 8 a.m. to 4 p.m. MST.

Sincerely,

Ditech Customer Service
Correspondence Department
1-877-624-8026
Monday - Friday 8 a.m. to 4 p.m. MST

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

July 5, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Reference Number: CASEMGMT-11401

Dear Traci St Claire:

Ditech Financial LLC (Ditech) is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by July 20, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
Customer Service

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

July 20, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Reference #: CASEMGMT-11401

Dear Traci St. Claire:

Ditech Financial LLC ("Ditech") is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by August 04, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

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Ditech Financial LLC
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ditech.com

August 15, 2016

TRACI ST CLAIRE
[REDACTED]
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]

Dear Traci St Claire:

Ditech recently received your inquiry or dispute regarding the Foreclosure Prevention Alternatives.

We will research the account and resolve your inquiry or dispute by August 30, 2016. The case reference number for your inquiry or dispute is #11969.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
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Fax: (866) 870-9919
ditech.com

August 31, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 11969

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by September 15, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
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Ditech Financial LLC
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Fax: (866) 870-9919
ditech.com

September 15, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 11969

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by September 30, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
Customer Service

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Ditech Financial LLC
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Fax: (866) 870-9919
ditech.com

September 30, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 11969

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by October 15, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
Customer Service

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Ditech Financial LLC
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Fax: (866) 870-9919
ditech.com

November 3, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 12637

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by November 18, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
Customer Service

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Ditech Financial LLC
P.O. Box 6172
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Fax: 1-866-870-9919
Ditech.com

November 21, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]

Dear TRACI ST CLAIRE:

Ditech Financial LLC or its Affiliates ("Ditech") received your correspondence regarding the above-referenced account on 11/18/2016. Your Notice of Error is under review.

We are in the process of retrieving and reviewing the account and servicing files and other information on the subject matter in order to fully investigate your inquiry. You can expect to receive the written response within 30 days from the date we received your correspondence.

If you have further questions or concerns, please do not hesitate to contact our Customer Service Department at 855-858-3873, Monday - Friday 8 a.m. to 4 p.m. MST.

Sincerely,

Ditech Customer Service
Correspondence Department
1-877-624-8026
Monday - Friday 8 a.m. to 4 p.m. MST

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Fax: (866) 870-9919
ditech.com

November 30, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 12925

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") is in the process of completing the review of your inquiry or dispute on the above-referenced account. Unfortunately, we have not concluded the investigation required to respond to the case but should provide a response to the case to you by December 15, 2016.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Sincerely,

Ditech
Customer Service

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Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Tel: 1-877-624-8026
Fax: 1-866-870-9919
Ditech.com

December 15, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]

Dear TRACI ST CLAIRE:

Ditech Financial LLC or its Affiliates ("Ditech") is in the process of reviewing your Notice of Error regarding the above-referenced account. Our investigation is not yet complete. Therefore, we are extending the time period for our response in order to complete the investigation and will respond no later than 01/29/2017.

If you have any additional questions, please call us toll-free at 855-858-3873, Monday - Friday 8 a.m. to 4 p.m. MST.

Respectfully,

Ditech

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.



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